



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [HILLTOP HOLDINGS, INC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [17,664,534](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HILLTOP HOLDINGS, INC](#)
[6565 HILLCREST AVENUE](#)
[UNIVERSITY PARK, TX 75205](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	17,576,944			15,548,945			16,288,712			14,018,651			13,503,596																	
Net income (\$000)	219,404			178,112			447,836			225,291			121,441																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.46	2.65	32	2.77	2.84	39	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53															
+ Non-interest income	8.63	1.11	99	9.58	1.14	99	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98															
- Overhead expense	8.09	2.24	99	8.46	2.63	96	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99															
- Provision for credit losses	-0.38	-0.15	14	1.29	0.85	81	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19															
+ Securities gains (losses)	0	0.01	6	0	0.03	46	0	0.02	37	-0.02	0.01	8	0	0	66															
+ Other tax equivalent adjustments	-0.10	0	1	-0.01	0	2	-0.01	0	3	-0.01	0	1	0.03	0	95															
= Pretax net operating income (tax equivalent)	3.28	1.79	95	2.60	0.64	99	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21															
Net operating income	2.50	1.36	95	1.85	0.48	98	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17															
Net income	2.50	1.35	95	2.29	0.50	99	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.46	3.14	70	3.97	3.78	64	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79															
Interest expense	0.83	0.27	95	0.92	0.66	78	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78															
Net interest income (tax equivalent)	2.63	2.85	31	3.05	3.10	43	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0	0.13	15	0.38	0.28	75	0.21	0.27	53	0.06	0.21	29	0.12	0.22	42															
Earnings coverage of net loan and lease losses (X)	-4,834.30	4.52	0	16.92	21.56	62	31.25	22.91	75	55.35	24.40	87	17.86	21.75	58															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.51	1.39	65	1.99	1.51	80	1.94	1.58	75	0.83	0.83	50	0.86	0.90	45															
Allowance for loan and lease losses / Total loans and leases	1.09	1.37	27	1.50	1.48	58	1.42	1.55	44	0.64	0.81	35	0.71	0.89	32															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.84	0.63	70	0.91	0.66	78	0.95	0.71	75	0.57	0.57	52	0.74	0.61	66															
30–89 days past due loans and leases / Total loans and leases	0.10	0.27	25	0.21	0.36	35	0.18	0.39	24	0.56	0.43	74	0.37	0.44	43															
Liquidity and Funding																														
Net noncore funding dependence	0.74	-1.82	63	10.71	6.94	65	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36															
Net short-term noncore funding dependence	-2.37	-8.21	70	6.19	-2.29	76	5.37	-4.76	83	14	3.38	82	8.35	4.66	57															
Net loans and leases / Total assets	58.96	59.81	42	60.74	63.21	32	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27															
Capitalization																														
Tier 1 leverage ratio	12.87	9.11	95	12.60	9.03	95	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94															
Holding company equity capital / Total assets	13.98	10.88	90	13.36	11.06	83	13.72	11.16	82	13.86	12.43	68	14.25	12.22	77															
Total equity capital (including minority interest) / Total assets	14.13	11.01	89	13.54	11.18	85	13.87	11.29	82	14.03	12.57	69	14.43	12.27	78															
Common equity tier 1 capital / Total risk-weighted assets	20.22	12.69	97	18.46	12.01	93	18.97	12.38	94	16.70	12.17	91	16.58	12.12	88															
Net loans and leases / Equity capital (X)	4.22	5.51	22	4.55	5.78	23	4.45	5.58	27	4.48	5.21	33	4.24	5.29	26															
Cash dividends / Net income	9	25.30	20	9.14	60.26	14	7.26	42.30	13	13.15	33.12	17	21.98	27.31	30															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	4.31	9.29	36	18.70	17.07	61	11.68	16.68	37	10.88	9.26	69	2.38	7	29															
Equity capital	9.19	9.31	65	11.60	6.16	74	10.50	6.99	73	7.88	10.49	52	1.96	7.89	30															
Net loans and leases	1.26	0.79	68	17.46	13.26	71	9.61	9.07	65	14.07	9.10	77	1.93	7.89	22															
Noncore funding	-35.16	-23.76	39	33.50	-2.41	88	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	81	0	0.98	37	0	0.77	38	0.01	1.02	73	0	1.14	37															
Long-term debt / Equity capital	14.85	11.05	72	16.69	13.39	71	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54															
Equity investment in subsidiaries / Equity capital	91.35	103.07	5	87.78	103.11	3	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9															
Cash from ops + noncash items + op expense / Op expense + dividends	157.78	130.64	67	86.71	154.33	27	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	208,439	219,028	433,311	460,465	436,679	-4.83	9.81
Income from lease financing receivables.....	0	0	0	6	46		-100.00
Fully taxable income on loans and leases.....	208,379	218,969	433,182	460,397	436,648	-4.84	9.69
Tax-exempt income on loans and leases.....	60	59	129	74	77	1.69	122.22
Estimated tax benefit on income on loans and leases.....	85	32	74	43	42	168.29	511.61
Income on loans and leases (tax equivalent).....	208,524	219,060	433,385	460,514	436,767	-4.81	9.74
Investment interest income (tax equivalent).....	17,280	16,334	32,308	37,556	31,142	5.79	31.37
Interest on balances due from depository institutions.....	1,210	1,981	3,095	8,469	8,683	-38.92	26.70
Interest income on other earning assets.....	56,996	43,213	79,407	109,736	104,409	31.90	187.28
Total interest income (tax equivalent).....	284,010	280,588	548,195	616,275	581,001	1.22	26.81
Interest on time deposits of \$250K or more	3,770	6,374	11,688	14,773	10,223	-40.85	
Interest on time deposits < \$250K.....	3,781	7,979	14,939	14,422	8,866	-52.61	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,366	12,718	20,413	42,314	26,913	-49.94	151.42
Interest on other borrowings and trading liabilities.....	48,194	36,166	67,582	102,014	97,102	33.26	138.08
Interest on subordinated debt and mandatory convertible securities	6,031	1,675	7,707	0	0	260.06	
Total interest expense.....	68,142	64,912	122,329	173,523	143,104	4.98	142.33
Net interest income (tax equivalent).....	215,868	215,676	425,866	442,752	437,897	0.09	10.22
Non-interest income.....	758,775	744,947	1,693,834	1,206,974	1,029,415	1.86	22.07
Adjusted operating income (tax equivalent)	974,643	960,623	2,119,700	1,649,726	1,467,312	1.46	19.23
Overhead expense.....	711,260	657,337	1,457,333	1,339,838	1,294,701	8.20	2.97
Provision for credit losses.....	-33,829	100,575	96,491	7,206	5,088		
Securities gains (losses)	-76	165	238	-2,543	46		
Other tax equivalent adjustments	-8,913	-832	-1,687	-1,562	3,486		
Pretax net operating income (tax equivalent).....	288,272	202,047	564,448	300,309	165,916	42.68	210.70
Applicable income taxes	69,004	46,956	133,071	67,332	35,050	46.95	109.98
Tax equivalent adjustments	-6,609	0	96	0	5,139		
Applicable income taxes (tax equivalent).....	62,395	46,956	133,167	67,332	40,189	32.88	89.87
Minority interest	6,473	10,905	21,841	7,686	4,286	-40.64	406.89
Net income before discontinued operations, net of minority interest	219,404	144,186	409,440	225,291	121,441	52.17	274.15
Discontinued operations, net of applicable income taxes.....	0	33,926	38,396	0	0	-100.00	
Net income attributable to holding company.....	219,404	178,112	447,836	225,291	121,441	23.18	274.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	225,877	189,017	469,677	232,977	125,727	19.50	276.98
Investment securities income (tax equivalent).....	17,280	16,334	32,308	37,556	31,142	5.79	31.37
US Treasury and agency securities (excluding mortgage-backed securities)	345	899	1,292	3,381	2,971	-61.62	-91.68
Mortgage-backed securities	13,099	13,084	26,191	27,293	20,409	0.11	286.63
All other securities	3,836	2,351	4,825	6,882	7,762	63.14	-31.72
Cash dividends declared.....	19,754	16,279	32,524	29,627	26,698	21.35	
Common	19,754	16,279	32,524	29,627	26,698	21.35	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.23	2.92	68	3.61	3.46	61	3.37	3.27	57	4.40	4	77	4.30	3.87	78
Less: Interest expense	0.78	0.25	93	0.83	0.61	78	0.75	0.48	80	1.24	0.98	73	1.06	0.79	76
Equals: Net interest income (tax equivalent)	2.46	2.65	32	2.77	2.84	39	2.61	2.77	34	3.16	3.01	51	3.24	3.08	53
Plus: Non-interest income	8.63	1.11	99	9.58	1.14	99	10.40	1.21	99	8.61	1.32	99	7.62	1.31	98
Equals: adjusted operating income (tax equivalent)	11.09	3.82	98	12.36	4.05	99	13.01	4.04	99	11.77	4.41	98	10.87	4.46	98
Less: Overhead expense	8.09	2.24	99	8.46	2.63	96	8.95	2.57	99	9.56	2.69	99	9.59	2.71	99
Less: Provision for credit losses	-0.38	-0.15	14	1.29	0.85	81	0.59	0.51	64	0.05	0.15	23	0.04	0.14	19
Plus: Realized gains (losses) on held-to-maturities securities	0	0	97	0	0	96	0	0	93	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	5	0	0.03	47	0	0.02	36	-0.02	0.01	8	0	0	66
Plus: other tax equivalent adjustments	-0.10	0	1	-0.01	0	2	-0.01	0	3	-0.01	0	1	0.03	0	95
Equals: Pretax net operating income (tax equivalent)	3.28	1.79	95	2.60	0.64	99	3.47	1.04	99	2.14	1.56	91	1.23	1.57	21
Less: Applicable income taxes (tax equivalent)	0.71	0.41	91	0.60	0.16	98	0.82	0.23	99	0.48	0.36	83	0.30	0.33	36
Less: Minority interest	0.07	0	94	0.14	0	97	0.13	0	97	0.05	0	94	0.03	0	94
Equals: Net operating income	2.50	1.36	95	1.85	0.48	98	2.51	0.81	99	1.61	1.19	88	0.90	1.24	17
Plus: Net extraordinary items	0	0	49	0.44	0	98	0.24	0	98	0	0	50	0	0	51
Equals: Net income	2.50	1.35	95	2.29	0.50	99	2.75	0.82	99	1.61	1.19	88	0.90	1.24	18
Memo: Net income (last four quarters)	2.83	1.25	96	2.04	0.81	98	2.75	0.82	99	1.61	1.19	88	0.90	1.24	17
Net income—BHC and noncontrolling (minority) interest	2.57	1.37	94	2.43	0.50	99	2.88	0.83	99	1.66	1.20	91	0.93	1.25	19
Margin Analysis															
Average earning assets / Average assets	93.49	93.15	54	90.88	91.74	36	92.09	92.32	45	90.83	91.05	46	91.15	91.48	48
Average interest-bearing funds / Average assets	51.01	62.32	9	57.05	65.48	16	54.75	64.06	14	54.56	65.57	12	52.82	65.56	9
Interest income (tax equivalent) / Average earning assets	3.46	3.14	70	3.97	3.78	64	3.65	3.55	55	4.84	4.41	77	4.72	4.24	79
Interest expense / Average earning assets	0.83	0.27	95	0.92	0.66	78	0.82	0.52	81	1.36	1.08	75	1.16	0.86	78
Net interest income (tax equivalent) / Average earning assets	2.63	2.85	31	3.05	3.10	43	2.84	3.01	35	3.48	3.33	53	3.56	3.38	55
Yield or Cost															
Total loans and leases (tax equivalent)	4.09	4.05	60	4.63	4.44	68	4.37	4.27	62	5.36	5.09	74	5.41	4.95	78
Interest-bearing bank balances	0.17	0.11	93	0.44	0.50	47	0.30	0.27	63	2.21	2.04	61	1.80	1.64	63
Federal funds sold and reverse repos	0	0.26	20	0	0.94	10	0	0.68	12	0	2.44	9	0.01	2.17	5
Trading assets	2.97	0.42	95	4.42	0.67	95	3.36	0.60	93	4.57	0.99	94	4	1.11	92
Total earning assets	3.43	3.11	71	3.96	3.74	64	3.64	3.51	56	4.83	4.36	79	4.71	4.20	80
Investment securities (tax equivalent)	1.75	1.80	48	2.25	2.51	29	2.11	2.25	35	2.67	2.76	45	2.54	2.68	40
US Treasury and agency securities (excluding mortgage-backed securities)	1.06	1.28	36	2.24	2.01	63	1.73	1.75	54	2.52	2.32	71	2.02	2.05	53
Mortgage-backed securities	1.40	1.56	35	2.23	2.33	32	1.96	2.05	37	2.50	2.61	35	2.28	2.50	23
All other securities	6.61	2.91	94	3.40	3.48	59	3.84	3.24	76	4.69	4.06	78	4.67	4.20	79
Interest-bearing deposits	0.24	0.24	59	0.56	0.70	41	0.46	0.53	46	0.88	1.10	32	0.60	0.81	33
Time deposits of \$250K or more	1.15	0.76	83	1.80	1.67	62	1.61	1.42	66	2.12	1.96	59	1.55	1.44	61
Time deposits < \$250K	0.84	0.72	64	1.50	1.58	41	1.33	1.36	48	1.95	1.82	55	1.30	1.29	48
Other domestic deposits	0.21	0.17	70	0.47	0.50	51	0.37	0.36	57	0.93	0.93	52	0.63	0.67	53
Foreign deposits	0	0.12		0	0.59		0	0.42		0	1.19		0	0.97	
Federal funds purchased and repos	0.34	0.19	85	1.29	0.85	81	0.89	0.62	79	2.48	1.86	78	1.96	1.51	69
Other borrowed funds and trading liabilities	0.55	1.31	21	0.59	1.62	11	0.52	1.50	10	0.94	2.38	5	0.95	2.28	4
All interest-bearing funds	1.52	0.40	99	1.46	0.92	86	1.37	0.74	90	2.27	1.49	86	2.01	1.19	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
Non-interest Income and Expenses										
Total non-interest income		758,775		744,947		1,693,834		1,206,974		1,029,415
Fiduciary activities income		4,995		5,119		9,804		10,255		9,807
Service charges on deposit accounts - domestic		9,691		7,304		14,845		15,170		14,484
Trading revenue.....		40,168		75,335		204,610		151,295		49,094
Investment banking fees and commissions.....		136,577		126,603		274,047		241,529		241,055
Insurance activities revenue.....		0		0		0		140,872		145,412
Venture capital revenue.....		26		22		29		54		55
Net servicing fees		94,381		64,203		168,983		24,652		42,612
Net securitization income		0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....		456,662		461,609		1,005,883		610,375		511,785
Other non-interest income.....		16,275		4,752		15,633		12,772		15,111
Total overhead expenses		711,260		657,337		1,457,333		1,339,838		1,294,701
Personnel expense.....		518,839		473,249		1,059,645		856,265		768,688
Net occupancy expense.....		42,947		45,579		95,204		98,954		99,480
Goodwill impairment losses		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		2,180		3,292		6,301		7,850		8,427
Other operating expenses.....		147,294		135,217		296,183		376,769		418,106
Fee income on mutual funds and annuities.....		7,978		7,587		15,466		24,515		12,709
Memoranda										
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0
Number of equivalent employees		5,004		4,775		4,886		4,919		5,151
Average personnel expense per employee.....		103.68		99.11		216.87		174.07		149.23
Average assets per employee.....		3,512.58		3,256.32		3,333.75		2,849.90		2,621.55
BHC Peer # 1 Pct										
Analysis Ratios										
Mutual fund fee income / Non-interest income	1.05	2.15	42	1.02	2.20	40	0.91	2.02	40	2.03
Overhead expenses / Net Interest Income + non-interest income	73.15	59.03	93	68.49	63.28	72	68.81	62.28	78	81.29
Percent of Average Assets										
Total overhead expense	8.09	2.24	99	8.46	2.63	96	8.95	2.57	99	9.56
Personnel expense.....	5.90	1.25	99	6.09	1.31	99	6.51	1.30	99	6.11
Net occupancy expense.....	0.49	0.24	97	0.59	0.26	97	0.58	0.26	98	0.71
Other operating expenses.....	1.70	0.73	94	1.78	0.99	87	1.86	0.94	87	2.74
Overhead less non-interest income	-0.54	1.10	3	-1.13	1.36	1	-1.45	1.25	0	0.95
Percent of Adjusted Operating Income (Tax Equivalent)										
Total overhead expense	72.98	58.45	94	68.43	62.83	73	68.75	61.82	79	81.22
Personnel expense.....	53.23	33.10	99	49.26	32.43	99	49.99	32.36	98	51.90
Net occupancy expense.....	4.41	6.33	21	4.74	6.65	19	4.49	6.58	17	6
Other operating expenses.....	15.34	18.60	29	14.42	23.06	11	14.27	22.28	10	23.31
Total non-interest income	77.85	28.18	95	77.55	27.40	94	79.91	28.83	94	73.16
Fiduciary activities income	0.51	2.24	33	0.53	2.10	33	0.46	2.09	34	0.62
Service charges on domestic deposit accounts	0.99	3.19	15	0.76	3.35	11	0.70	3.27	10	0.92
Trading revenue.....	4.12	0.72	90	7.84	1.60	89	9.65	1.28	93	9.17
Investment banking fees and commissions.....	14.01	2.52	93	13.18	2.64	91	12.93	2.46	91	14.64
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	8.54
Venture capital revenue.....	0	0.02	87	0	0	91	0	0.01	86	0
Net servicing fees	9.68	0.55	97	6.68	-0.20	99	7.97	0.01	99	1.49
Net securitization income	0	0.01	44	0	0	46	0	0	45	0
Net gain (loss) - sales of loans, OREO, and other assets	46.85	3.83	99	48.05	2.89	99	47.45	3.92	99	37
Other non-interest income.....	1.67	9.26	2	0.49	9.31	1	0.74	9.65	1	0.77
Overhead less non-interest income	-4.88	29.94	5	-9.12	34.19	4	-11.16	31.93	4	8.05
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.94	21.54	76	23.24	18.39	78	23.58	18.63	84	22.42
Applicable income tax + TE / Pretax net operating income + TE	21.64	23.10	28	23.24	22.75	53	23.59	21.18	69	22.42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	7,639,960	7,240,772	7,381,079	6,838,467	5,945,538	5.51	48.19
Commercial and industrial loans	1,186,835	1,647,940	1,465,086	1,119,660	1,202,301	-27.98	7.72
Loans to individuals	24,104	34,711	28,679	40,034	40,232	-30.56	-35.13
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	26,835	32,873	24,490	29,988	46,002	-18.37	-36.58
Other loans and leases	1,652,951	1,485,915	1,582,193	1,459,612	1,089,631	11.24	63.72
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,530,685	10,442,211	10,481,527	9,487,761	8,323,704	0.85	43.34
Less: Allowance for loan and lease losses	115,269	156,383	149,044	61,136	59,486	-26.29	119.69
Net loans and leases	10,415,416	10,285,828	10,332,483	9,426,625	8,264,218	1.26	42.79
Debt securities that reprice or mature in over 1 year	1,875,733	1,337,374	1,512,349	1,294,772	1,073,662	40.25	163.41
Mutual funds and equity securities	193	122	140	20,007	19,679	58.20	-98.98
Subtotal	12,291,342	11,623,324	11,844,972	10,741,404	9,357,559	5.75	53.16
Interest-bearing bank balances	1,555,319	1,702,764	1,112,974	426,785	606,157	-8.66	185.62
Federal funds sold and reverse repos	203,025	161,842	80,705	59,425	62,011	25.45	13.33
Debt securities that reprice or mature within 1 year	230,850	97,172	261,800	89,946	153,008	137.57	63.40
Trading assets	739,139	765,026	792,614	711,966	745,466	-3.38	142.01
Total earning assets	15,019,675	14,350,128	14,093,065	12,029,526	10,924,201	4.67	63.34
Non-interest-bearing cash and due from depository institutions	24,783	147,354	239,943	215,610	171,909	-83.18	-84.48
Premises, fixed assets, and leases	327,694	329,497	310,698	346,129	247,349	-0.55	105.59
Other real estate owned	21,078	26,602	21,289	18,202	27,578	-20.77	-70.01
Investment in unconsolidated subsidiaries	21,789	21,072	21,710	22,136	17,121	3.40	50.99
Intangible and other assets	2,249,515	2,059,463	2,257,559	2,540,845	2,295,414	9.23	-35.34
Total assets	17,664,534	16,934,116	16,944,264	15,172,448	13,683,572	4.31	35.07
Quarterly average assets	17,826,266	16,495,322	16,968,000	14,658,902	13,730,920	8.07	46.50
Average loans and leases (YTD)	10,197,887	9,467,345	9,922,439	8,584,837	8,071,365	7.72	48.44
Memoranda							
Loans held-for-sale	2,885,458	2,592,307	2,788,386	2,106,361	1,393,246	11.31	86.10
Loans not held-for-sale	7,645,227	7,849,904	7,693,141	7,381,400	6,930,458	-2.61	31.91
Real estate loans secured by 1–4 family	3,748,923	3,196,489	3,372,637	2,817,162	1,989,862	17.28	68.22
Commercial real estate loans	3,806,734	3,981,033	3,935,082	3,957,768	3,899,456	-4.38	32.62
Construction and land development	800,557	1,000,560	874,539	1,020,783	1,015,556	-19.99	12.82
Multifamily	188,598	292,248	232,374	322,595	367,982	-35.47	-39.15
Nonfarm nonresidential	2,817,579	2,688,225	2,828,169	2,614,390	2,515,918	4.81	52.24
Real estate loans secured by farmland	84,303	63,250	73,360	63,537	56,220	33.29	48.95
Total investment securities	2,106,776	1,434,668	1,774,289	1,404,725	1,246,349	46.85	141.54
U.S. Treasury securities	4,974	0	0	10,057	21,441		-88.94
US agency securities (excluding mortgage-backed securities)	49,899	63,230	82,806	109,595	124,629	-21.08	-72.99
Municipal securities	116,744	118,229	117,987	110,254	102,611	-1.26	-14.39
Mortgage-backed securities	1,934,966	1,253,087	1,573,356	1,108,006	924,687	54.42	389.76
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	46,806	53,302		-100.00
Mutual funds and equity securities	193	122	140	20,007	19,679	58.20	-98.98
Available-for-sale securities	1,817,807	1,091,348	1,462,205	998,392	875,658	66.57	251.07
U.S. Treasury securities	4,974	0	0	10,057	11,538		-88.94
US agency securities (excluding mortgage-backed securities)	49,899	63,230	82,806	85,575	85,611	-21.08	-66.82
Municipal securities	48,154	46,745	47,342	41,242	51,962	3.01	-55.71
Mortgage-backed securities	1,714,780	981,373	1,332,057	814,712	673,245	74.73	1571.41
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	46,806	53,302		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	12,385	16,344	14,727	2,604	-9,888	-24.22	126.09
Available-for-sale securities appreciation (depreciation)	7,775	30,252	26,286	14,181	-11,141	-74.30	-40.71
Structured notes, fair value	0	0	0	0	14,412		-100.00
Pledged securities	560,965	620,388	723,133	587,967	613,518	-9.58	-17.12

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	615,739	669,218	425,178	627,853	567,918	-7.99	-73.00
NOW, ATS and transaction accounts	983,772	1,171,492	1,190,627	684,199	708,981	-16.02	-34.76
Time deposits less brokered deposits < \$250K	442,802	22,651	346,553	759,949	664,186	1854.89	
MMDA and other savings accounts	8,864,746	7,687,421	7,795,795	6,184,310	5,950,973	15.31	361.12
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,907,059	9,550,782	9,758,153	8,256,311	7,892,058	14.20	83.00
Time deposits of \$250K or more	566,384	700,907	763,156	740,426	639,098	-19.19	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	357,172	487,800	418,181	693,750	676,807	-26.78	-7.19
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	217,364	0	0	0	-100.00	
Other borrowings w/remaining maturity of 1 year or less	613,215	97,701	319,361	815,068	437,373	527.64	-4.83
Other borrowings w/remaining maturity over 1 year	283,783	307,361	273,737	332,858	186,510	-7.67	-8.79
Brokered deposits < \$250K	260,342	1,397,909	721,010	35,477	5,000	-81.38	
Noncore funding	2,080,896	3,209,042	2,495,445	2,617,579	1,944,788	-35.16	-17.00
Trading liabilities	143,407	82,192	125,848	50,218	81,667	74.48	-19.54
Subordinated notes and debentures + trust preferred securities	263,956	263,703	263,827	67,012	67,012	0.10	293.89
Other liabilities	1,772,840	1,536,264	1,950,344	2,052,532	1,724,154	15.40	-30.99
Total liabilities	15,168,158	14,641,983	14,593,617	13,043,652	11,709,679	3.59	34.45
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	812	902	822	906	936	-9.98	-17.56
Common surplus	1,302,439	1,439,686	1,317,929	1,445,233	1,489,816	-9.53	-16.94
Retained earnings	1,159,304	797,331	986,792	644,860	466,737	45.40	441.44
Accumulated other comprehensive income	7,093	23,813	17,763	11,419	-8,627	-70.21	-19.23
Other equity capital components	633	628	633	621	608	0.80	7.11
Total holding company equity capital	2,470,281	2,262,360	2,323,939	2,103,039	1,949,470	9.19	37.81
Noncontrolling (minority) interest in subsidiaries	26,095	29,773	26,708	25,757	24,423	-12.35	565.86
Total equity capital, including minority interest	2,496,376	2,292,133	2,350,647	2,128,796	1,973,893	8.91	38.96
Total liabilities and capital	17,664,534	16,934,116	16,944,264	15,172,448	13,683,572	4.31	35.07
Memoranda							
Non-interest-bearing deposits	4,231,082	3,467,500	3,612,384	2,769,556	2,560,750	22.02	85.56
Interest-bearing deposits	7,502,703	8,182,098	7,629,935	6,262,658	5,975,406	-8.30	54.80
Total deposits	11,733,785	11,649,598	11,242,319	9,032,214	8,536,156	0.72	64.64
Long-term debt that reprices within 1 year	67,012	67,012	67,012	27,500	27,500	0.00	34.02
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,323,939	2,103,039	2,103,039	1,949,470	1,912,081		
Accounting restatements	0	-5,691	-5,691	1,393	0		
Net income	219,404	178,112	447,836	225,291	121,441		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-40,388	-8,198	-193,989	-61,569	-49,882		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	19,754	16,279	32,524	29,627	26,698		
Change in other comprehensive income	-10,670	12,394	6,344	20,046	-5,632		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-2,250	-1,017	-1,076	-1,965	-1,840		
Holding company equity capital, ending balance	2,470,281	2,262,360	2,323,939	2,103,039	1,949,470		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.25	36.32	66	42.76	36.22	61	43.56	36.22	62	45.07	37.78	61	43.45	37.19	54
Commercial and industrial loans	6.72	12.25	16	9.73	14.99	23	8.65	13.52	24	7.38	12.02	26	8.79	12.85	31
Loans to individuals	0.14	3.48	9	0.20	3.53	14	0.17	3.40	14	0.26	4.20	17	0.29	4.31	17
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.15	0.21	67	0.19	0.20	69	0.14	0.19	67	0.20	0.24	71	0.34	0.30	75
Other loans and leases.....	9.36	4.22	85	8.77	4.66	81	9.34	4.63	82	9.62	5.01	84	7.96	5	74
Net loans and leases.....	58.96	59.81	42	60.74	63.21	32	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27
Debt securities over 1 year.....	10.62	17.61	23	7.90	14.01	17	8.93	15.55	20	8.53	14.60	16	7.85	14.63	16
Mutual funds and equity securities	0	0.06	34	0	0.05	32	0	0.05	31	0.13	0.06	79	0.14	0.06	79
Subtotal	69.58	78.32	16	68.64	78.43	15	69.91	78.16	17	70.80	79.65	19	68.39	79.97	15
Interest-bearing bank balances	8.80	9.11	50	10.06	6.78	76	6.57	7.51	45	2.81	3.06	57	4.43	3.04	75
Federal funds sold and reverse repos	1.15	0.52	84	0.96	0.86	82	0.48	0.82	79	0.39	1.57	73	0.45	1.66	74
Debt securities 1 year or less	1.31	1.53	57	0.57	1.83	28	1.55	1.68	59	0.59	1.91	31	1.12	1.96	45
Trading assets	4.18	0.60	92	4.52	1.09	89	4.68	1.01	89	4.69	1.19	85	5.45	1.33	86
Total earning assets.....	85.03	91.43	4	84.74	90.72	6	83.17	91.05	3	79.29	89.53	4	79.83	89.74	3
Non-interest cash and due from depository institutions.....	0.14	1.01	2	0.87	1.08	32	1.42	1.07	80	1.42	1.14	73	1.26	1.21	55
Other real estate owned.....	0.12	0.02	96	0.16	0.03	96	0.13	0.02	96	0.12	0.03	93	0.20	0.04	94
All other assets.....	14.83	7.50	96	14.39	8.16	93	15.41	7.82	95	19.29	9.27	95	18.91	8.98	96
Memoranda															
Short-term investments	11.26	12.01	52	11.58	10.58	64	8.59	11.17	46	3.80	7.63	44	6	7.80	60
U.S. Treasury securities.....	0.03	1.08	36	0	0.92	14	0	0.84	17	0.07	1.03	42	0.16	1.04	48
US agency securities (excluding mortgage-backed securities)	0.28	0.77	46	0.37	0.48	55	0.49	0.63	58	0.72	0.54	67	0.91	0.69	71
Municipal securities	0.66	1.72	47	0.70	1.45	46	0.70	1.69	46	0.73	1.34	50	0.75	1.62	45
Mortgage-backed securities	10.95	12.97	43	7.40	11.11	32	9.29	11.75	41	7.30	11.44	25	6.76	11.13	22
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0.31	0.39	62	0.39	0.41	66
Loans held-for-sale.....	16.33	0.42	98	15.31	0.48	98	16.46	0.52	98	13.88	0.39	98	10.18	0.30	98
Loans held for investment	43.28	59.85	11	46.36	63.46	14	45.40	61.72	13	48.65	63.50	16	50.65	63.93	17
Real estate loans secured by 1–4 family	21.22	11.69	88	18.88	12.29	78	19.90	11.91	86	18.57	13.29	71	14.54	13.46	53
Revolving	0.02	1.45	11	0.03	1.80	13	0.02	1.66	12	0.03	2.07	13	0.05	2.27	13
Closed-end, secured by first liens	21.17	9.84	89	18.82	9.99	86	19.85	9.81	89	18.50	10.69	84	14.44	10.57	73
Closed-end, secured by junior liens	0.03	0.20	21	0.03	0.26	20	0.03	0.22	22	0.04	0.28	24	0.05	0.31	23
Commercial real estate loans	21.55	22.48	46	23.51	21.90	48	23.22	22.22	48	26.09	22.23	52	28.50	21.58	60
Construction and land development	4.53	3.35	68	5.91	3.32	78	5.16	3.40	75	6.73	3.44	81	7.42	3.51	86
Multifamily.....	1.07	3.31	25	1.73	3.07	39	1.37	3.12	31	2.13	3.01	45	2.69	2.72	57
Nonfarm nonresidential	15.95	14.81	50	15.87	14.50	53	16.69	14.72	54	17.23	14.69	57	18.39	14.44	61
Real estate loans secured by farmland.....	0.48	0.34	71	0.37	0.33	68	0.43	0.33	70	0.42	0.36	69	0.41	0.41	68

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	72.55	59.66	69	69.34	55.37	73	70.42	57.15	72	72.08	57.46	69	71.43	56.49	70
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	72.55	59.66	69	69.34	55.37	73	70.42	57.15	72	72.08	57.46	69	71.43	56.49	70
Real estate loans secured by 1–4 family.....	35.60	19.82	90	30.61	19.50	84	32.18	19.43	87	29.69	20.75	80	23.91	21.10	58
Revolving	0.04	2.42	9	0.05	2.79	11	0.04	2.64	11	0.05	3.15	12	0.09	3.50	11
Closed-end.....	35.56	17.22	90	30.56	16.49	87	32.14	16.59	89	29.64	17.39	87	23.82	17.39	73
Commercial real estate loans	36.15	36.54	46	38.12	32.96	54	37.54	34.63	51	41.71	33.52	61	46.85	32.14	73
Construction and land development.....	7.60	5.50	71	9.58	4.97	81	8.34	5.26	75	10.76	5.09	84	12.20	5.20	91
1–4 family.....	1.81	1.11	75	2.23	0.93	82	1.67	0.93	73	2.59	0.94	84	3.33	1.02	90
Other	5.79	4.33	65	7.35	3.90	85	6.67	4.19	77	8.17	4.02	84	8.87	4.05	89
Multifamily.....	1.79	5.34	21	2.80	4.72	39	2.22	4.96	29	3.40	4.69	45	4.42	4.10	63
Nonfarm nonresidential	26.76	24.14	53	25.74	21.76	60	26.98	22.93	58	27.56	22.15	61	30.23	21.40	69
Owner-occupied.....	11.92	8.14	73	11.95	7.38	78	12.14	7.68	76	12.94	7.72	81	13.95	8.03	84
Other.....	14.84	15.71	46	13.79	14.16	49	14.84	14.95	46	14.62	14.34	51	16.27	13.38	58
Real estate loans secured by farmland.....	0.80	0.59	71	0.61	0.52	70	0.70	0.54	71	0.67	0.55	70	0.68	0.63	68
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	11.27	20.98	16	15.78	23.90	21	13.98	22.17	19	11.80	19.53	24	14.44	20.32	36
Loans to individuals	0.23	6.28	10	0.33	6.11	14	0.27	6.13	13	0.42	7.13	13	0.48	7.36	14
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.25	0.37	67	0.31	0.31	71	0.23	0.32	67	0.32	0.37	71	0.55	0.46	74
Other loans and leases.....	15.70	8.03	80	14.23	8.93	72	15.10	9.09	74	15.38	9.85	76	13.09	9.66	70
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	323.46	383.17	37	332.81	392.62	39	329.99	381.27	39	362.96	391.26	41	341.73	379.80	44
Real estate loans secured by 1–4 family.....	158.72	124.52	68	146.92	133.24	56	150.78	125.03	63	149.52	138.18	55	114.37	137.84	39
Revolving	0.16	15.53	9	0.24	19.64	12	0.18	17.42	11	0.24	21.26	12	0.41	23.33	12
Closed-end.....	158.56	107.53	77	146.69	112.01	69	150.60	106.14	75	149.28	115.20	70	113.96	112.79	55
Commercial real estate loans	161.17	238.21	32	182.98	237.30	33	175.93	234.65	35	210.06	229.44	45	224.13	219.72	50
Construction and land development.....	33.89	35.52	52	45.99	35.78	66	39.10	35.62	60	54.18	34.95	72	58.37	35.36	74
1–4 family.....	8.08	7.06	63	10.71	6.74	70	7.85	6.34	63	13.03	6.61	75	15.94	7.04	78
Other	25.82	28.07	48	35.28	27.86	63	31.25	28.16	57	41.15	27.32	72	42.43	27.26	72
Multifamily.....	7.98	34.78	16	13.43	33.28	28	10.39	32.74	22	17.12	31.04	39	21.15	27.85	47
Nonfarm nonresidential	119.29	157.17	35	123.56	157.33	38	126.44	155.06	37	138.76	152.10	45	144.61	147.22	50
Owner-occupied.....	53.12	52.65	55	57.36	53.29	55	56.88	52.37	57	65.16	53.07	62	66.75	54.89	62
Other	66.17	102.08	29	66.20	101.60	35	69.56	100.54	34	73.60	97.41	41	77.86	91.80	45
Real estate loans secured by farmland.....	3.57	3.59	65	2.91	3.50	66	3.28	3.44	68	3.37	3.60	67	3.23	4.02	67
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	50.25	127.07	10	75.75	159.86	16	65.50	139.91	15	59.43	122.02	20	69.10	128.82	27
Loans to individuals	1.02	35.29	9	1.60	38.40	11	1.28	37.47	12	2.12	43.51	12	2.31	42.67	14
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	1.14	2.01	66	1.51	2.03	68	1.09	1.88	67	1.59	2.18	70	2.64	2.72	72
Other loans and leases.....	69.98	46.75	70	68.30	51.14	67	70.74	49.54	69	77.47	52.44	70	62.63	51.79	62
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.83	28.84	41	26.93	26.07	50	26.28	27.32	47	29.87	26.45	53	33.54	24.79	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	110.71	187.37	27	129.23	186.18	33	123.14	183.76	32	150.43	178.57	41	160.48	167.93	48
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	163.83	244.59	31	186.60	244.21	33	180.02	240.85	34	215.59	236.10	45	227.22	225.98	49

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.26	12.01	52	11.58	10.58	64	8.59	11.17	46	3.80	7.63	44	6	7.80	60
Liquid assets	25.54	28.17	44	24.17	24.60	57	22.91	26.22	45	17.41	22.44	45	19.41	22.72	52
Investment securities	11.93	19.64	24	8.47	16.55	14	10.47	17.85	20	9.26	16.99	15	9.11	17.27	10
Net loans and leases	58.96	59.81	42	60.74	63.21	32	60.98	61.58	41	62.13	63.77	34	60.40	63.98	27
Net loans, leases and standby letters of credit	59.47	60.62	45	61.27	64.12	32	61.52	62.48	41	62.73	64.84	33	61.02	65.07	26
Core deposits	61.75	74.75	15	56.40	68.08	17	57.59	70.67	18	54.42	63.09	24	57.68	62.13	27
Noncore funding	11.78	10.89	68	18.95	16.68	67	14.73	14.13	65	17.25	19.36	56	14.21	21.34	36
Time deposits of \$250K or more	3.21	1.81	82	4.14	2.56	77	4.50	2.11	89	4.88	2.94	82	4.67	2.89	82
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	2.02	1.20	79	2.88	1.49	78	2.47	1.47	78	4.57	1.94	80	4.95	1.97	82
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.87	0.52	68	1.92	0.52	82	1.99	0.54	84	4.18	0.48	95	4.49	0.54	94
Commercial paper	0	0.01	45	1.28	0.01	96	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	3.47	0.99	88	0.58	2.06	31	1.88	1.24	72	5.37	3.01	77	3.20	3.67	52
Earning assets that reprice within 1 year	56.45	38.93	89	56.45	39.71	89	52.52	39.38	83	48.58	39.29	79	41.99	40.29	53
Interest-bearing liabilities that reprice within 1 year	8.85	7.04	78	12.92	9.42	77	12.22	8.20	78	9.90	10.19	61	10.12	10.01	60
Long-term debt that reprices within 1 year	0.38	0.26	76	0.40	0.56	71	0.40	0.47	71	0.18	0.96	55	0.20	1.34	54
Net assets that reprice within 1 year	47.22	30.25	89	43.14	28.34	88	39.91	29.11	75	38.50	26.63	83	31.67	27.38	56
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.74	-1.82	63	10.71	6.94	65	8.76	3.20	71	18.97	14.45	69	11.97	16.62	36
Net short-term noncore funding dependence	-2.37	-8.21	70	6.19	-2.29	76	5.37	-4.76	83	14	3.38	82	8.35	4.66	57
Short-term investment / Short-term noncore funding	117.15	284.81	28	73.11	138.95	33	69.56	184.19	20	27.67	77.77	36	51.16	66.46	53
Liquid assets - short-term noncore funding / Nonliquid assets	21.39	34.02	35	10.98	23.27	39	13.70	28.18	31	4.46	16.97	28	9.53	16.04	44
Net loans and leases / Total deposits	88.76	74.66	84	88.29	82.84	63	91.91	79.43	82	104.37	90.31	85	96.81	90.08	71
Net loans and leases / Core deposits	95.49	81.17	81	107.70	93.70	81	105.89	88.34	82	114.17	103.93	75	104.72	105	55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.55	0.84	50	0.80	1.82	40	0.70	1.57	40	0.14	0.72	32	-0.59	-0.82	42
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.34	1.94	16	1.48	4.82	11	1.24	4.31	11	0.78	1.36	39	-0.66	-1.98	83
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0		0	-0.03	-0.05	28
Percent of Investment Securities															
Held-to-maturity securities	13.71	13.42	59	23.92	12.14	72	17.58	11.38	66	27.50	12.67	76	28.16	16.19	70
Available-for-sale securities	86.28	84.66	41	76.07	85.75	29	82.41	87.23	34	71.07	85.40	23	70.26	81.88	29
U.S. Treasury securities	0.24	5.52	37	0	5.43	13	0	4.72	16	0.72	6.15	43	1.72	6.99	50
US agency securities (excluding mortgage-backed securities)	2.37	4.50	56	4.41	3.23	69	4.67	4.01	72	7.80	3.49	80	10	4.02	82
Municipal securities	5.54	8.87	48	8.24	9.39	56	6.65	9.83	51	7.85	7.75	59	8.23	9.16	55
Mortgage-backed securities	91.84	66.59	89	87.34	67.27	78	88.68	66.64	79	78.88	67.43	63	74.19	65.45	59
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	3.33	2.94	71	4.28	2.79	73
Mutual funds and equity securities	0.01	0.32	34	0.01	0.37	32	0.01	0.35	32	1.42	0.40	87	1.58	0.42	90
Debt securities 1 year or less	10.96	8.69	68	6.77	11.75	39	14.76	10.55	75	6.40	11.86	40	12.28	11.91	66
Debt securities 1 to 5 years	8.63	17.05	38	13.53	18.03	49	11.14	17.03	45	18.88	17.94	60	17.07	19.18	54
Debt securities over 5 years	80.40	72.17	57	79.69	66.01	62	74.10	69.86	50	73.30	66.02	48	69.08	64.73	46
Pledged securities	26.63	33.87	42	43.24	37.40	57	40.76	35.67	57	41.86	30.57	65	49.23	33.30	69
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	1.16	0.04	95
Percent Change from Prior Like Quarter															
Short-term investments	1.40	51.37	28	276.51	146.89	80	152.62	183.32	57	-29.84	26.69	11	-7.77	6.77	31
Investment securities	46.85	33.34	68	2.81	14.17	34	26.31	23.62	65	12.71	11.75	63	11.14	9.42	67
Core deposits	14.20	16.88	48	22.94	25.99	44	18.19	26.88	21	4.62	11.23	30	10.74	7.29	70
Noncore funding	-35.16	-23.76	39	33.50	-2.41	88	-4.67	-12.18	58	34.59	6.59	86	-14.46	10.67	12

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,142,799	1,993,027	1,894,641	2,127,767	2,378,504
Commit: Secured commercial real estate loans	756,965	728,044	665,776	975,649	1,104,576
Commit: Unsecured real estate loans	25,629	46,108	45,523	61,874	27,199
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	89,282	90,277	91,504	90,927	85,002
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	6,642,352	5,763,095	6,258,479	7,067,198	4,034,677
Written options contracts (interest rate)	4,011,702	4,838,893	4,948,054	4,292,672	3,068,097
Purchased options contracts (interest rate)	97,000	60,000	108,000	169,700	179,200
Interest rate swaps	300,264	152,399	209,404	65,012	15,104
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.13	22.45	12	11.77	21.74	13	11.18	22.01	12	14.02	23.52	19	17.38	24.05	33
Standby letters of credit	0.51	0.67	52	0.53	0.72	51	0.54	0.71	52	0.60	0.84	51	0.62	0.92	47
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	62.56	49.75	82	63.86	51.68	80	68.01	48.62	82	76.42	68.47	80	53.33	65.81	75
Interest rate contracts	62.56	35.96	87	63.86	36.85	84	68.01	34.36	86	76.42	47.31	82	53.33	43.84	80
Interest rate futures and forward contracts	37.60	5.17	90	34.03	9.28	89	36.94	6.21	89	46.58	10.67	88	29.49	11.40	87
Written options contracts (interest rate)	22.71	1.82	93	28.57	2.30	92	29.20	2.18	93	28.29	2.47	92	22.42	2.16	93
Purchased options contracts (interest rate)	0.55	1.33	66	0.35	1.51	62	0.64	1.46	66	1.12	2.65	68	1.31	2.32	68
Interest rate swaps	1.70	20.67	18	0.90	22.27	10	1.24	20.83	13	0.43	28.86	11	0.11	26.74	7
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	21.01	42.93	15	21.05	41.55	18	19.09	42.82	13	24.79	45.53	27	29.47	44.93	40

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	11,051,318	10,814,387	11,523,937	11,594,582	7,297,078
Interest rate contracts	11,051,318	10,814,387	11,523,937	11,594,582	7,297,078
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	6,642,352	5,763,095	6,258,479	7,067,198	4,034,677
Written options	4,011,702	4,838,893	4,948,054	4,292,672	3,068,097
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,011,702	4,838,893	4,948,054	4,292,672	3,068,097
Purchased options	97,000	60,000	108,000	169,700	179,200
Exchange-traded.....	97,000	60,000	108,000	138,500	148,000
Over-the-counter.....	0	0	0	31,200	31,200
Swaps	300,264	152,399	209,404	65,012	15,104
Held for trading.....	11,051,318	10,814,387	11,523,937	11,594,582	0
Interest rate contracts	11,051,318	10,814,387	11,523,937	11,594,582	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	0	0	7,297,078
Interest rate contracts	0	0	0	0	7,297,078
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,853,173	3,967,244	6,458,482	6,222,910	3,905,780
One year or less	5,587,909	3,858,415	6,290,828	6,168,996	3,868,251
Over 1 year to 5 years	163,475	63,829	97,036	33,914	37,529
Over 5 years	101,789	45,000	70,618	20,000	0
Gross negative fair value (absolute value)	38,282	58,436	74,598	17,141	26,355
Gross positive fair value.....	84,481	148,573	126,898	33,129	35,010
Held for trading.....	84,481	148,573	126,898	33,129	0
Non-traded.....	0	0	0	0	35,010
Current credit exposure on risk-based capital derivative contracts	78,948	211	120	1,311	152
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	60.10	12.57	93	53.29	12.99	92	54.31	14.05	93	60.95	13.49	94	55.29	12.78	91
Written options	36.30	7.49	96	44.74	8.37	96	42.94	8.18	96	37.02	5.91	95	42.05	6.60	97
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	36.30	7.20	96	44.74	7.94	96	42.94	7.73	96	37.02	5.10	95	42.05	5.49	97
Purchased options	0.88	3.44	50	0.55	3.38	50	0.94	3.42	49	1.46	4.42	54	2.46	4.19	57
Exchange-traded	0.88	0.12	89	0.55	0.14	87	0.94	0.15	89	1.19	0.28	88	2.03	0.32	88
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0.27	3.35	46	0.43	3.20	52
Swaps	2.72	71.23	9	1.41	69.92	8	1.82	68.76	7	0.56	69.75	5	0.21	70.34	4
Held for trading	100	40.60	96	100	43.50	96	100	43.53	96	100	44.16	97	0	46.31	18
Interest rate contracts	100	34.42	96	100	37.56	97	100	36.62	96	100	37.24	97	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	0	59.40	3	0	56.50	3	0	56.47	3	0	55.84	2	100	53.69	81
Interest rate contracts	0	56.19	4	0	54.31	3	0	53.82	3	0	52.22	2	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	52.96	91.87	7	36.68	89.91	6	56.04	91.48	9	53.67	93.86	8	53.53	94.47	5
One year or less	50.56	28.05	75	35.68	30.94	66	54.59	32.05	75	53.21	32.17	70	53.01	32.51	72
Over 1 year to 5 years	1.48	26.03	13	0.59	27.26	11	0.84	27.06	9	0.29	30.45	9	0.51	31.16	8
Over 5 years	0.92	30.08	14	0.42	28.48	14	0.61	29.56	11	0.17	28.09	12	0	28.71	5
Gross negative fair value (absolute value)	0.35	1.25	21	0.54	1.76	31	0.65	1.55	32	0.15	0.83	12	0.36	0.72	19
Gross positive fair value	0.76	1.68	15	1.37	2.69	27	1.10	2.23	18	0.29	1.19	10	0.48	0.85	23
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	47	0.03	0.07	45	0.04	0.07	55	0.01	0.06	41	0.02	0.06	48
Gross positive fair value (X)	0.04	0.07	54	0.07	0.11	48	0.06	0.09	51	0.02	0.07	38	0.02	0.06	55
Held for trading (X)	0.04	0.05	65	0.07	0.08	59	0.06	0.07	64	0.02	0.06	52	0	0.05	19
Non-traded (X)	0	0.01	5	0	0.02	7	0	0.02	4	0	0.01	5	0.02	0.01	85
Current credit exposure (X)	0.03	0.05	57	0	0.08	14	0	0.06	10	0	0.05	15	0	0.04	11
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.73	0.63	68	0	1.03	14	0	0.85	11	0.01	0.73	15	0	0.53	12

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	149,044	61,136	61,136	59,486	63,686
Gross losses	1,921	19,220	24,040	8,489	13,777
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,975	1,330	2,895	2,933	4,489
Net losses	-54	17,890	21,145	5,556	9,288
Provision for loan and lease losses	-33,829	100,575	96,491	7,206	5,088
Adjustments	0	12,562	12,562	0	0
Ending balance	115,269	156,383	149,044	61,136	59,486
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Provision for loan and lease losses / Average assets															
-0.38	-0.14	13	1.29	0.85	81	0.59	0.51	65	0.05	0.15	23	0.04	0.14	19	
-0.66	-0.25	12	2.12	1.37	81	0.97	0.82	68	0.08	0.24	27	0.06	0.24	21	
62,646.30	77.32	98	562.19	792.43	52	456.33	487.86	62	129.70	130.58	60	54.78	134.68	11	
Allowance for loan and lease losses / Total loans and leases not held for sale															
1.51	1.39	65	1.99	1.51	80	1.94	1.58	75	0.83	0.83	50	0.86	0.90	45	
1.09	1.37	27	1.50	1.48	58	1.42	1.55	44	0.64	0.81	35	0.71	0.89	32	
15.27			4.37	11.83	29	7.05	11.58	50	11	8.03	76	6.40	7.54	61	
169.90	318.67	23	229.08	321.01	44	191.13	299.17	36	169.28	218.72	55	175.22	214.03	52	
36.75	260.68	3	81.05	244.42	11	46.34	244.34	4	42.56	151.73	8	48.51	160.51	10	
Gross loan and lease losses / Average loans and leases															
0.04	0.22	12	0.41	0.35	67	0.24	0.34	47	0.10	0.28	28	0.17	0.30	38	
0.04	0.08	34	0.03	0.07	27	0.03	0.07	24	0.03	0.08	31	0.06	0.09	41	
0	0.13	15	0.38	0.28	75	0.21	0.27	53	0.06	0.21	29	0.12	0.22	42	
0	0	45	0	0	45	0	0	44	0	0	40	0	0	39	
8.22	16.12	30	15.67	15.46	58	34.10	33.98	59	21.29	36.22	27	61.07	41.30	81	
-4,834.30	4.52	0	16.92	21.56	62	31.25	22.91	75	55.35	24.40	87	17.86	21.75	58	
Net losses / Average loans and leases															
-0.01	0.03	25	0.13	0.03	92	0.06	0.04	70	0.03	0.01	70	0.01	0.02	53	
-0.02	-0.01	40	0.02	0.01	65	0.02	0.01	69	0.03	0.01	73	0	0.01	32	
5.21	-0.05	2	0	0.01	47	0	0.01	54	18.93	0.02	99	0	0.03	37	
-0.01	-0.01	43	0.02	0.01	75	0.02	0	77	0	0	38	0	0.01	40	
0	0.05	26	0.22	0.03	96	0.10	0.07	72	0.03	0.01	73	0.02	0.01	68	
0	0	64	0	0	64	0	0	59	0	-0.01	60	0	-0.03	59	
0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63	
0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	56	
0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58	
0	0.07	21	0.33	0.05	95	0.14	0.11	72	0.04	0.02	74	0.03	0.02	66	
0	0.01	18	0	0.02	14	0	0.02	10	0	0.01	59	0.03	0.01	79	
0	0.06	23	0.33	0.03	97	0.14	0.08	79	0.04	0.01	85	0	0.01	44	
0	-0.01	21	0	0.02	50	-0.01	0.02	9	0.06	0.01	90	0	0	50	
Real estate loans secured by farmland															
0.07	0.20	39	1.59	0.46	88	1.10	0.47	86	0.21	0.37	38	0.69	0.31	84	
0.11	0.78	11	0.20	1.41	8	0.19	1.13	13	1.15	1.17	59	0.07	1.16	8	
															2.92
0	0.03	48	0	0.15	38	0	0.19	35	-0.13	0.08	7	0.27	0.15	79	
-0.02	0.08	12	-0.01	0.13	8	0.03	0.15	49	0.05	0.15	50	0	0.14	38	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		10,778		22,428		18,701		53,159		30,709
90+ days past due loans and leases		245,828		124,681		243,630		107,524		88,683
Nonaccrual loans and leases		67,844		68,266		77,980		36,116		33,950
Total past due and nonaccrual loans and leases		324,450		215,375		340,311		196,799		153,342
Restructured 30–89 days past due		0		0		0		699		800
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		13,851		16,510		16,024		11,868		5,909
Total restructured loans and leases		13,851		16,510		16,024		12,567		6,709
30–89 days past due loans held for sale		5,091		8,030		4,963		16,291		4,616
90+ days past due loans held for sale		38,288		50,395		44,800		42,875		83,053
Nonaccrual loans held for sale		6,174		9,201		10,886		4,822		3,411
Total past due and nonaccrual loans held for sale		49,553		67,626		60,649		63,988		91,080
Restructured loans and leases in compliance		1,138		2,026		1,954		1,474		539
Other real estate owned		21,078		26,602		21,289		18,202		27,578
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.10	0.27	25	0.21	0.36	35	0.18	0.39	24	0.56
90+ days past due loans and leases	2.33	0.10	97	1.19	0.13	95	2.32	0.12	96	1.13
Nonaccrual loans and leases	0.64	0.58	64	0.65	0.61	58	0.74	0.66	62	0.38
90+ days past due and nonaccrual loans and leases	2.98	0.73	95	1.85	0.80	91	3.07	0.85	95	1.51
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0.01
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.13	0.12	58	0.16	0.13	63	0.15	0.13	64	0.13
30–89 days past due loans held for sale	0.05	0	95	0.08	0	96	0.05	0	95	0.17
90+ days past due loans held for sale	0.36	0	97	0.48	0	97	0.43	0	97	0.45
Nonaccrual loans held for sale	0.06	0	94	0.09	0	96	0.10	0.01	94	0.05
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.10	0.27	25	0.21	0.37	35	0.18	0.40	24	0.56
90+ days past due assets	2.33	0.10	97	1.19	0.13	95	2.32	0.12	96	1.13
Nonaccrual assets	0.64	0.59	64	0.65	0.62	58	0.74	0.67	62	0.38
30+ days past due and nonaccrual assets	3.08	1.04	93	2.06	1.21	82	3.25	1.29	91	2.07
Percent of Total Assets										
90+ days past due and nonaccrual assets	1.78	0.43	96	1.14	0.49	92	1.90	0.52	95	0.95
90+ days past due and nonaccrual assets + other real estate owned	1.90	0.46	96	1.30	0.52	93	2.02	0.55	95	1.07
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.51	0.52	56	0.57	0.56	53	0.60	0.60	55	0.37
Allowance for loan and lease losses	78.13	67.93	70	61.96	65.48	56	67.91	66.66	58	92.40
Equity capital + allowance for loan and lease losses	3.48	4.43	39	4.01	4.83	44	4.09	4.97	39	2.61
Tier 1 capital + allowance for loan and lease losses	3.79	5.28	36	4.40	5.98	37	4.48	6.05	34	3
Loans and leases + other real estate owned	0.85	0.88	52	0.93	0.92	55	0.96	0.97	55	0.59

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due		0.14	0.24	40	0.30	0.39	49	0.21	0.39	32	0.66	0.38	83	0.46	0.42	65
	90+ days past due		3.22	0.12	96	1.71	0.15	92	3.30	0.16	96	1.57	0.16	94	1.49	0.22	90
	Nonaccrual.....		0.46	0.65	42	0.49	0.63	45	0.59	0.76	44	0.30	0.46	38	0.32	0.57	32
Commercial and industrial	30-89 days past due		0.01	0.17	9	0.02	0.23	12	0.19	0.23	54	0.62	0.31	83	0.15	0.30	33
	90+ days past due		0	0.02	16	0.06	0.03	76	0	0.03	16	0.02	0.05	51	0.03	0.05	60
	Nonaccrual.....		2.62	0.64	96	1.76	0.75	88	2.17	0.75	94	1.35	0.83	77	1.24	0.76	78
Individuals	30-89 days past due		0.21	0.55	28	0.21	0.58	18	0.47	0.83	30	1.17	0.83	69	0.92	0.84	54
	90+ days past due		0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.11	0.18	54	0.89	0.22	89	0.10	0.28	41	0.06	0.17	43	0.10	0.23	42
Depository institution loans	30-89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30-89 days past due		0	0.16	29	0.28	0.31	67	0.71	0.17	88	0.58	0.24	79	0.36	0.17	78
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.43	0.69	66	0.37	0.80	61	0.49	0.49	71	0.42	0.67	63	0	0.75	23
Foreign governments	30-89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30-89 days past due		0	0.11	39	0	0.14	33	0.01	0.18	41	0.01	0.20	34	0.06	0.17	47
	90+ days past due		0	0.01	35	0	0.01	64	0	0.01	70	0	0.01	62	0	0.01	67
	Nonaccrual.....		0.11	0.13	65	0.21	0.15	71	0.14	0.15	65	0	0.13	15	0	0.14	17

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.23	0.35	48	0.51	0.60	56	0.38	0.65	32	1.08	0.67	81	0.96	0.71	73
	90+ days past due	6.56	0.27	96	3.87	0.29	93	7.22	0.33	96	3.78	0.31	92	4.43	0.46	93
	Nonaccrual	0.72	0.82	55	0.64	0.84	45	0.96	0.89	63	0.43	0.73	33	0.52	0.86	35
Revolving	30–89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0	0.45	5	15.03	0.50	99
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	5.44	1.05	91	5.27	1.27	92	6.49	1.13	91	6.08	1	95	4.49	1.17	91
Closed-end	30–89 days past due	0.23	0.36	50	0.51	0.61	56	0.38	0.65	34	1.08	0.70	77	0.91	0.75	68
	90+ days past due	6.56	0.29	96	3.88	0.33	93	7.23	0.38	96	3.79	0.35	92	4.44	0.53	92
	Nonaccrual	0.72	0.77	54	0.64	0.81	49	0.95	0.87	63	0.42	0.70	38	0.51	0.84	35
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	26	0	0.02	9	0	0.03	21
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	12	0	0.05	15	0	0.04	14	0	0.04	19	0.01	0.06	25
Commercial real estate	30–89 days past due	0.05	0.14	35	0.14	0.23	49	0.06	0.26	30	0.36	0.18	82	0.22	0.17	67
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0.02	0.03	66	0.01	0.03	52
	Nonaccrual	0.19	0.52	23	0.32	0.43	47	0.28	0.62	27	0.21	0.23	57	0.22	0.28	48
Construction and development	30–89 days past due	0.03	0.12	52	0.37	0.24	73	0	0.28	25	0.92	0.28	88	0.08	0.21	41
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	65
	Nonaccrual	0.06	0.36	46	0.14	0.25	56	0.06	0.41	38	0.13	0.20	61	0.32	0.19	76
1–4 family	30–89 days past due	0.02	0.02	76	0.07	0.04	73	0	0.03	28	0.17	0.06	83	0.08	0.06	70
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	88
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.01	0.07	50	0.31	0.17	78	0	0.22	30	0.75	0.20	88	0	0.13	30
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.06	0.29	53	0.14	0.18	63	0.06	0.35	45	0.13	0.17	66	0.32	0.15	78
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0.02	0.08	54	0.07	0.10	64
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.04	0.14	55	0.11	0.08	70	0.03	0.11	50	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.06	0.14	40	0.07	0.20	35	0.09	0.23	42	0.18	0.14	66	0.30	0.17	78
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0.03	0.03	69	0.01	0.03	57
	Nonaccrual	0.24	0.66	26	0.40	0.55	47	0.37	0.80	30	0.27	0.28	57	0.21	0.30	44
Owner Occupied	30–89 days past due	0.03	0.04	47	0.06	0.07	54	0.02	0.07	38	0.07	0.07	60	0.25	0.09	91
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0.03	0.01	80	0.01	0.01	64
	Nonaccrual	0.19	0.25	48	0.29	0.24	58	0.31	0.27	59	0.13	0.16	52	0.16	0.17	58
Other	30–89 days past due	0.03	0.09	46	0.01	0.11	30	0.07	0.14	55	0.11	0.07	73	0.05	0.07	55
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	64
	Nonaccrual	0.04	0.40	22	0.12	0.24	41	0.06	0.44	20	0.15	0.10	70	0.05	0.13	43
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	1.27	0.23	91	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.57	1.10	58	4.05	1.24	86	0.87	1.13	60	0.23	0.84	46	0	1.23	19
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,303,884	1,441,216	1,319,384	1,446,760	1,491,360										
Retained earnings	1,172,605	823,169	1,010,634	644,860	466,737										
Accumulated other comprehensive income (AOCI)	7,093	23,813	17,763	11,419	-8,627										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,483,582	2,288,198	2,347,781	2,103,039	1,949,470										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	281,512	284,289	283,438	315,240	323,119										
Accumulated other comprehensive income-related adjustments	7,093	23,813	17,763	11,419	-8,627										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,194,977	1,980,096	2,046,580	1,776,380	1,634,978										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,194,977	1,980,096	2,046,580	1,776,380	1,634,978										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	65,000	65,000	65,000	65,000	65,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	65,000	65,000	65,000	65,000	65,000										
Less: Additional tier 1 capital deductions	0	0	0	18,411	19,614										
Additional tier 1 capital	65,000	65,000	65,000	46,589	45,386										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	200,000	200,000	200,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	115,269	134,105	134,853	63,212	61,852										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	315,269	334,105	334,853	63,212	61,852										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	26,208	38,745	36,749	18,411	19,614										
Tier 2 capital	289,061	295,360	298,104	44,801	42,238										
Exited advanced approach tier 2 capital															
Total capital	2,549,038	2,340,456	2,409,684	1,867,770	1,722,602										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,826,266	16,495,322	16,968,000	14,658,902	13,730,920										
Less: Deductions from common equity tier 1 capital	281,512	284,289	283,438	315,240	323,119										
Less: Other deductions	-13,301	-25,838	-23,842	0	0										
Total assets for leverage ratio	17,558,055	16,236,871	16,708,404	14,343,662	13,407,801										
Total risk-weighted assets	10,854,867	10,728,419	10,788,221	10,639,668	9,858,775										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	20.22	12.66	97	18.46	11.98	93	18.97	12.35	94	16.69	12.11	91	16.58	12.09	89
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	20.82	13.44	97	19.06	12.72	92	19.57	13.08	94	17.13	12.78	89	17.04	12.85	89
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	23.48	15.42	97	21.82	14.77	93	22.34	15.23	96	17.55	14.36	85	17.47	14.45	84
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	12.87	9.11	95	12.60	9.03	95	12.64	9.13	95	12.71	9.76	93	12.53	9.71	94
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			241,068			234,081			-100.00
Total property and casualty assets		0			0			0			241,068			234,081			-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			99,212			105,412			-100.00
Total property and casualty equity		0			0			0			99,212			105,412			-100.00
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			1,022			1,585			12,641			3,914			-100.00
Total property and casualty		0			1,022			1,585			12,641			3,914			-100.00
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			20,684			20,552			-100.00
Unearned premiums (P/C)		0			0			0			67,913			69,083			-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			140,872			145,412			-100.00
Other insurance activities income		0			0			0			8,588			8,661			-100.00
Insurance and reinsurance underwriting income		0			0			0			132,284			136,751			-100.00
Premiums		0			0			0			132,284			136,751			-100.00
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			132,284			136,751			-100.00
Insurance benefits, losses, expenses		0			0			0			124,935			136,727			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		27,126			26,550			26,805			26,216			26,491		2.17	9.40

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	1.59	0.01	96	1.71	0.01	96			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			100	51.47	79	100	56.12	78			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			0	48.53	20	0	43.88	21			
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26					8.53			
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	8.54	0.47	96	9.91	0.47	96			
Premium income / Insurance activities revenue	3.14			3.04			2.84			93.90	7.32	93	94.04	4.86	96			
Credit related premium income / Total premium income	30.92			40.01			38.23			0	34.91	29	0	44.54	25			
Other premium income / Total premium income	69.08			59.99			61.77			100	65.09	70	100	55.46	75			
Insurance underwriting net income / Consolidated net income	0	0.02	44	0.57	0.02	93	0.35	0.03	92	5.61	0.08	96	3.22	0.08	95			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			12.74	19.86	57	3.71	15.64	43			
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13					1.99			
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			94.44	233.61	59	99.98	160.49	57			
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0	0.15	42	0	0.17	43			
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15					2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.14	11.54	12	1.21	11.35	14	1.19	11.03	13	1.39	11.51	15	1.52	10.22	18			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018	
Foreign Activities									
Total foreign loans and leases	7,661		6,852		9,385		7,453		5,242
Real estate loans.....	3,304		3,829		3,981		3,666		901
Commercial and industrial loans	4,357		3,023		5,404		3,787		4,341
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	7,661		6,852		9,385		7,453		5,242
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31
Cost: Interest-bearing deposits.....		0.12			0.59			0.42	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.26			5.29			5.18	
Commercial and industrial loans		1.03			0.59			0.64	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	11.81	-1.19	67	-13.18	10.27	25	25.92	-2.40	82
Total selected assets.....	11.81	3.19	64	-13.18	5.10	28	25.92	2.04	78
Deposits		9.07			10.22			3.46	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		10,229,835	8,635,201	14,643,623	4,948,441	5,086,461	18.47	79.58
1–4 family residential loans		10,229,835	8,635,201	14,643,623	4,948,441	5,086,461	18.47	79.58
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		57.91	50.99	86.42	32.61	37.17		
1–4 family residential loans		57.91	50.99	86.42	32.61	37.17		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
1–4 family residential loans		67.31	61.99	71.69	53.76	52.72		
Home equity lines		0.02	0.03	0.02	0.03	0.05		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		0.09	0.14	0.09	0.20	0.20		
Commercial and industrial loans		5.72	8.64	5.83	7.76	8.97		
All other loans and leases.....		26.86	29.20	22.37	38.25	38.07		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		181,591	230,851	272,823	237,553	69,756	-21.34	62.52
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		181,591	230,851	272,823	237,553	69,756	-21.34	62.52
90+ Days Past Due Securitized Assets								
1–4 family residential loans		303,066	119,942	296,922	71,013	37,138	152.68	902.60
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets		303,066	119,942	296,922	71,013	37,138	152.68	902.60
Total past due securitized assets.....		484,657	350,793	569,745	308,566	106,894	38.16	241.39
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.78	2.67	1.86	4.80	1.37
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.78	2.67	1.86	4.80	1.37
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.96	1.39	2.03	1.44	0.73
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.96	1.39	2.03	1.44	0.73
Total past due securitized assets percent of securitized assets	4.74	4.06	3.89	6.24	2.10
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.36	2.09	1.59	3.45	1.24
Home equity lines	0	0	0	0	15.03
Credit card receivables					
Commercial and industrial loans	0.01	0.02	0.19	0.62	0.15
All other loans and leases	0.04	0.10	0.05	0.28	0.19
Total managed loans past due 30–89 days	0.93	1.33	1.16	2.01	0.75
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.93	2.06	3	2.29	1.77
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0.06	0	0.02	0.03
All other loans and leases	0	0	0	0.02	0.01
Total managed loans past due 90+ days	2.64	1.28	2.15	1.24	0.94
Total Past Due Managed Assets	3.57	2.61	3.31	3.25	1.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0	0	0
Home equity lines	-5.21	0	0	18.93	0
Credit card receivables					
Commercial and industrial loans	0.07	1.59	1.10	0.21	0.69
All other loans and leases	-0.01	0.16	0.08	0.04	0.02
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.19	0.08	0.04	0.07

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	22,718	22,584	40,879	38,350	26,510	0.59	27271.08
Dividends	0	0	0	0	0		
Interest	236	95	419	74	47	148.42	184.34
Management and service fees	22,482	22,489	40,460	38,276	26,463	-0.03	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	10,163	12,254	75,210	59,906	52,334	-17.06	5707.43
Dividends	0	550	56,150	36,950	37,500	-100.00	
Interest	919	1,520	2,538	4,719	1,815	-39.54	425.14
Management and service fees	9,244	10,184	16,522	18,237	13,019	-9.23	
Other income	0	0	0	0	0		
Income from subsidiary holding companies	75,000	16,000	151,000	136,000	45,000	368.75	50.00
Dividends	75,000	16,000	151,000	136,000	45,000	368.75	50.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	107,881	50,838	267,089	234,256	123,844	112.21	114.65
Securities gains (losses)	0	0	0	0	0		
Other operating income	22	5,896	5,858	29	32	-99.63	1000.00
Total operating income	107,903	56,734	272,947	234,285	123,876	90.19	114.69
Operating Expenses							
Personnel expenses	37,556	35,879	76,365	69,462	42,054	4.67	579.38
Interest expense	7,092	2,603	9,690	1,803	1,817	172.45	675.08
Other expenses	15,854	15,674	38,783	37,856	34,098	1.15	133.04
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	60,502	54,156	124,838	109,121	77,969	11.72	356.76
Income (loss) before taxes	47,401	2,578	148,109	125,164	45,907	1738.67	28.06
Applicable income taxes (credit)	-6,077	-2,515	-12,316	-10,781	-6,807		
Extraordinary items							
Income before undistributed income of subsidiaries	53,478	37,434	197,236	135,945	52,714	42.86	27.46
Equity in undistributed income of subsidiaries	165,926	140,678	250,600	89,346	68,727	17.95	894.46
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	19,453	35,857	34,077	46,598	-6,554	-45.75	59.23
Subsidiary holding companies	146,473	104,821	216,523	42,748	75,281	39.74	3178.27
Net income (loss)	219,404	178,112	447,836	225,291	121,441	23.18	274.15
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	19,453	36,407	90,227	83,548	30,946	-46.57	59.23
Subsidiary holding companies' net income	221,473	120,821	367,523	178,748	120,281	83.31	306.61

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	6,003	0.21	1,641	0.06	1,141	0.04	2,880	1,861	265.81		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	6,003	0.21	1,641	0.06	1,141	0.04	2,880	1,861	265.81		
Investment in nonbank subsidiaries	549,442	19.17	559,018	20.66	526,660	19.24	634,183	619,350	-1.71	-5.48	
Common and preferred stock	503,994	17.58	482,425	17.83	482,256	17.61	559,201	508,327	4.47	-13.30	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	42,000	1.47	64,402	2.38	42,000	1.53	69,401	108,902	-34.78		
Other receivables	3,448	0.12	12,191	0.45	2,404	0.09	5,581	2,121	-71.72		
Investment in subsidiary holding companies	1,887,001	65.83	1,663,741	61.50	1,765,246	64.47	1,489,222	1,419,323	13.42	47.88	
Common and preferred stock	1,752,654	61.14	1,503,565	55.58	1,615,313	59	1,365,210	1,301,498	16.57	50.82	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	113,326	3.95	113,194	4.18	113,259	4.14	113,131	113,009	0.12	0.53	
Other receivables	21,021	0.73	46,982	1.74	36,674	1.34	10,881	4,816	-55.26	1645.93	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	354,953	12.38	383,774	14.19	374,807	13.69	101,882	35,115	-7.51	315.70	
Cash and due from unrelated depository institution	0	0	3,751	0.14	0	0	3,750	8,732	-100.00	-100.00	
Premises, furnishings, fixtures and equipment	49,224	1.72	65,648	2.43	53,300	1.95	57,905	47,218	-25.02	758.31	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	19,881	0.69	27,827	1.03	16,827	0.61	11,478	22,720	-28.56	-7.89	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	2,866,504	100.00	2,705,400	100.00	2,737,981	100.00	2,301,300	2,154,319	5.95	44.86	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	69	0	0	0	0	0	167	0			
Borrowings with maturity over 1 year	169,917	5.93	180,943	6.69	171,306	6.26	176,452	148,608	-6.09	14.62	
Subordinated notes and debentures	196,943	6.87	196,691	7.27	196,815	7.19	0	0	0.13		
Other liabilities	27,822	0.97	63,644	2.35	29,463	1.08	21,350	48,979	-56.28	18.82	
Balance due to subsidiaries and related institutions	1,472	0.05	1,762	0.07	16,458	0.60	292	7,262	-16.46	-89.89	
Total liabilities	396,223	13.82	443,040	16.38	414,042	15.12	198,261	204,849	-10.57	112.78	
Equity Capital	2,470,281	86.18	2,262,360	83.62	2,323,939	84.88	2,103,039	1,949,470	9.19	37.81	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	812	0.03	902	0.03	822	0.03	906	936	-9.98	-17.56	
Common surplus	1,302,439	45.44	1,439,686	53.22	1,317,929	48.14	1,445,233	1,489,816	-9.53	-16.94	
Retained earnings	1,159,304	40.44	797,331	29.47	986,792	36.04	644,860	466,737	45.40	441.44	
Accumulated other comprehensive income	7,093	0.25	23,813	0.88	17,763	0.65	11,419	-8,627	-70.21	-19.23	
Other equity capital components	633	0.02	628	0.02	633	0.02	621	608	0.80	6.93	
Total liabilities and equity capital	2,866,504	100.00	2,705,400	100.00	2,737,981	100.00	2,301,300	2,154,319	5.95	44.86	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	18.40	12.64	87	16.58	4.33	96	20.22	7.29	98	11.21	9.68	71	6.29	10.40	11
Profitability															
Net income / Average equity capital	12.37			4.55			7.45			10.51					11.19
Bank net income / Average equity investment in banks	7.87	13.40	46	13.50	7.01	77	17.46	9.75	77	15.97	7.89	75	5.44	7.10	51
Nonbank net income / Average equity investment in nonbanks	26.33	11.92	90	16.94	5.62	88	24.56	7.01	95	13.33	8.55	78	9.55	8.78	48
Subsidiary HCs net income / Average equity investment in sub HCs	0	96.24	4	0	91.35	5	0	88.16	5	0	82.22	7	0	82.56	8
Bank net income / Parent net income	8.87	3.10	82	20.44	6.35	87	20.15	3.59	91	37.08	5.93	91	25.48	3.78	91
Nonbank net income / Parent net income	100.94	67.52	80	67.83	71.95	47	82.07	68.34	50	79.34	74	46	99.04	72.48	61
Leverage															
Total liabilities / Equity capital	16.04	16.87	65	19.58	20.37	67	17.82	20.06	68	9.43	20.43	42	10.51	20.88	47
Total debt / Equity capital	14.85	11.60	72	16.69	14.50	71	15.84	14.41	70	8.40	14.31	56	7.62	14.69	53
Total debt + notes payable to subs that issued TPS / Equity capital	14.85	13.82	65	16.69	16.78	67	15.84	16.67	65	8.40	16.36	46	7.62	17.10	37
Total debt + Loans guaranteed for affiliate / Equity capital	14.85	11.69	72	16.69	14.81	71	15.84	14.68	70	8.40	14.56	55	7.62	15.14	52
Total debt / Equity capital – excess over fair value	14.85	11.71	71	16.69	14.64	70	15.84	14.52	69	8.40	14.51	56	7.62	14.81	53
Long-term debt / Equity capital	14.85	11.05	72	16.69	13.39	71	15.84	13.56	70	8.39	13.04	58	7.62	13.37	54
Short-term debt / Equity capital	0	0.48	81	0	0.98	37	0	0.77	38	0.01	1.02	73	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	66.98	39.10	73	66.13	29.33	84	68.48	34.67	80	44.13	28.44	65	58.62	28.63	76
Double Leverage															
Equity investment in subs / Equity capital	91.35	103.07	5	87.78	103.11	3	90.26	102.81	4	91.51	103.22	7	92.84	103.10	9
Total investment in subs / Equity capital	98.87	108.26	17	98.32	110.49	10	98.67	110.16	14	101.11	111.07	32	104.67	112.48	45
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.49	0.25	10	-0.78	0.67	9	-0.51	0.47	15	-0.79	0.36	8	-1.15	0.35	5
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	160.85	138.64	65	103.81	143.95	39	202.07	136.59	82	196.49	177.68	62	142.87	162.34	47
Cash from ops + noncash items + op expense / Op expense + dividend	157.78	130.64	67	86.71	154.33	27	223.43	147.24	84	230.13	190.27	74	151.43	174.91	44
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.10	103.17	43	519.91	148.07	94	291.85	134.08	92	164.39	116.34	85	67.45	103.19	17
Pretax operating income + interest expense / Interest expense	768.37	1,479.01	42	199.04	2,733.67	24	1,628.47	2,016.32	64	7,041.99	1,968.54	89	2,626.53	2,898.75	77
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	768.37	1,667.11	41	199.04	1,374.36	23	1,628.47	1,539.23	74	7,041.99	1,632.83	92	2,626.53	1,369.37	83
Dividends + interest from subsidiaries / Interest expense + dividends	283.67	153.06	83	96.20	169.52	28	497.72	150.43	95	565.52	210.80	93	295.85	188.90	83
Fees + other income from subsidiaries / Salary + other expenses	59.40	12.78	86	63.38	15.95	84	49.49	13.95	82	52.66	16.52	80	51.85	16.08	83
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.20	3.64	90	15.11	3.69	89	14.14	3.85	90	4.81	2.64	71	2.39	2.61	52
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	20.06	1.79	92	17.97	2.90	87	19.40	2.66	88	24.89	5.62	87	25.74	5.50	88
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	36.94	78.46	23	43.49	73.92	33	16.49	81.10	8	21.79	57.84	16	50.65	57.26	52
Dividends declared / Net income	9	25.30	20	9.14	60.26	14	7.26	42.29	13	13.15	33.08	17	21.98	27.33	30
Net income – dividends / Average equity.....	16.74	9.64	89	15.06	1.15	97	18.75	4.14	98	9.73	6.46	88	4.91	7.33	21
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	139.49	9	0	166.94	10	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0	3.97	27	3.38	3.69	78	172.64	3.41	99	124.72	7.53	94	140.46	7.13	95
Dividends from subsidiary holding companies.....	379.67	6.36	95	98.29	3.84	94	464.27	4.85	97	459.04	21.40	96	168.55	16.86	90
Dividends from all subsidiaries	379.67	193.08	85	101.66	205.70	29	636.91	174.85	94	583.76	260.40	89	309.01	215.26	78
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		36.56			82.59			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.58			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		0.90			3.18			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0.01			0			0			0	
Operating income from bank subsidiaries.....		38.35			98.26			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	1.51	52.25	45	62.23	56.39	54	44.23	82.95	47	121.18	51.40	86
Interest income from nonbank subsidiaries.....	4.72	2.35	81	4.18	7.62	69	2.81	7.38	71	5.65	20.25	63	5.87	18.56	60
Management and service fees from nonbank subsidiaries	47.52	0.63	98	27.97	1.87	93	18.31	0.86	96	21.83	1.92	90	42.07	2.96	91
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	52.24	76.16	50	33.66	78.35	45	83.36	79.84	53	71.70	150.41	39	169.11	99.33	77
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	33.86	31	50	13.24	55.04	52	41.09	43.51	47	76.08	61.23	42	37.41	48.56	38
Interest income from subsidiary holding companies	0	5.39	22	0	15.38	26	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	33.86	39.64	40	13.24	73.61	42	41.09	55.20	38	76.08	76.49	38	37.41	61.19	34
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.22	0.39	75	0.17	1.06	62	0.15	0.63	63	0.03	0.80	46	0.04	0.92	49
Management and service fees from bank subsidiaries	20.84	2.08	91	39.64	2.32	95	14.82	1.87	89	16.34	1.81	91	21.36	2.01	93
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	21.05	81.78	17	39.81	81.90	19	14.98	82.20	15	16.37	78.80	20	21.40	74.20	20
Dividends from nonbank subsidiaries	0	2.67	26	0.97	2.05	77	20.57	1.95	93	15.77	2.65	88	30.27	2.57	94
Interest income from nonbank subsidiaries.....	0.85	0.35	87	2.68	1.11	87	0.93	0.73	85	2.01	1.19	86	1.47	2.32	82
Management and service fees from nonbank subsidiaries	8.57	0.02	99	17.95	0.04	99	6.05	0.02	97	7.78	0.06	98	10.51	0.03	99
Other income from nonbank subsidiaries	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	9.42	6.48	80	21.60	6.25	86	27.55	4.70	91	25.57	7.29	86	42.25	7.64	88
Dividends from subsidiary holding companies.....	69.51	2.43	95	28.20	1.08	93	55.32	2.53	93	58.05	4.52	90	36.33	5.15	90
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies	69.51	3.96	92	28.20	4.06	88	55.32	4.56	91	58.05	6.08	89	36.33	6.79	88
Loans and advances from subsidiaries / Short term debt.....	0	135.34	15		237.31			135.13		0	83.37	12		87.87	
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12